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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Kazia Davette McNair Debtor Case No. 16-18079-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Stacey Page 1 of 1 Date Rcvd: Oct 24, 2019 Form ID: pdf900 Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019. 3839 Timothy Ln, db Kazia Davette McNair, Bethlehem, PA 18020-6950 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 smg 3501 Corporate Pkwy, P.O. Box 520, smq +Dun & Bradstreet, INC, Centre Valley, PA 18034-0520 Allentown, PA 18101-2401 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, 633 Court Street, Second Floor, Reading, PA 19601-4300 smg +Tax Claim Bureau, +Bethlehem Area School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, cr Norristown, PA 19404-3020 +Wilmington Savings Fund Society, FSB, Aldridge Pite, LLP, Janet M. Spears, cr 4375 Judland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2019 03:30:23 P.O. Box 280946, Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2019 03:30:40 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/PDF: gecsedi@recoverycorp.com Oct 25 2019 03:39:04 S Philadelphia, PA 19106-4404 Synchrony Bank, cr c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 3

**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below: ANDREW J. SHAW on behalf of Debtor Kazia Davette McNair ajshawesq@gmail.com, abgoodmanesq@gmail.com DAVID B. SCHWARTZ on behalf of Debtor Kazia Davette McNair david@dbsesg.com. DBSchwartzesg@aol.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com JAMES RANDOLPH WOOD on behalf of Creditor Bethlehem Area School District jwood@portnoffonline.com, jwood@ecf.inforuptcy.com Citifinancial Servicing LLC paeb@fedphe.com JEREMY JOHN KOBESKI on behalf of Creditor JEROME B. BLANK on behalf of Creditor Citifinancial Servicing LLC paeb@fedphe.com LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.cd on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmllawgroup.com REBECCA ANN SOLARZ on behalf of Creditor Carrington Mortgage Services, bkgroup@kmllawgroup.com SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com THOMAS YOUNG.HAE SONG on behalf of Creditor Citifinancial Servicing LLC paeb@fedphe.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Kazia Davette McNair aka Kazia D. McNair

Debtor

Wilmington Savings Fund Society, FSB, as
trustee of Stanwich Mortgage Loan Trust A

Movant

vs.

Kazia Davette McNair aka Kazia D. McNair

Debtor

11 U.S.C. Section 362

Trustee

Scott F. Waterman, Esquire

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$6,611.73 which breaks down as follows;

Post-Petition Payments: September 11, 2018 to August 11, 2019 at

\$499.69/month

September 11, 2019 at \$615.45/month

Total Post-Petition Payment Arrears: \$6,611.73 2014-2018 Property Taxes: \$18,210.50

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a) With regards to the post-petition payment arrears, beginning on October 11, 2019 and continuing through December 11, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$615.45 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the eleventh (11th) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$244.88 from October 2019 to November 2021 and \$244.85 for December 2021 towards the arrearages on or before the last day of each month at the address below;

CARRINGTON MORTGAGE SERVICES 1600 S. DOUGLASS ROAD, SUITE 200-A ANAHEIM, CA 92806

b) Maintenance of current monthly mortgage payments to the Movant thereafter.

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c) With regards to the 2014-2018 Property Taxes, it is agreed that Movant will

file a Post-Petition Fee Notice on the claims register in the amount of \$18,210.50.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of

cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account

accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the

terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in

writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice.

If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a

Certification of Default with the Court and the Court shall enter an Order granting the Movant relief

from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default

with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this

agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its

right to seek reimbursement of any amounts not included in this stipulation, including fees and costs,

due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 24, 2019

By: /s/ Rebecca A. Solarz, Esquire

Attorney for Movant

Date: 10/3/19

Allan Goodman, Esquire

Attorney for Debtor

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Date: 10/1//19

Scott F. Waterman, Esquire

Chapter 13 Trustee

Approved by the Court this <u>24th</u> day of <u>October</u> retains discretion regarding entry of any further order.

, 2019. However, the court

Bankruptcy Judge Ashely M. Chan